

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:

Cheryl A. Bach  
f/k/a Cheryl Hanych  
Debtor

Cheryl A. Bach  
Movant

vs.

Bank of America N.A.  
Respondents

**DEFAULT O/E JAD**

Bankruptcy No. 18-20766-JAD

Chapter 13

Related to Doc. No. 64

ORDER

AND NOW, on this 23rd day of April, 2019, upon  
consideration of the within Motion for Approval Loan Modification it is hereby Ordered and  
Directed as follows:

1. The loan modification agreement between the Debtor and Bank of America N.A. is approved.
2. The terms of the modification include the following changes to the mortgage:
  - (a) The loan modification term is for 181 months;
  - (b) The maturity date of December 1, 2033 remains unchanged;
  - (c) The interest rate has been raised from 2.612% to 2.653% for years 1-3, 3.857% for year 4 and 4.125% for years 5-16;
  - (d) The new principal balance is \$158,188.78;
  - (e) The first modified payment will start May 1, 2019
  - (f) The monthly mortgage payment has been increased from \$819.82 (\$490.98 principal and \$310.78 escrow and \$18.05 PMI) to \$1,410.94 for years 1-3 (\$1,061.42 principal and interest and \$349.52 escrow), \$1,485.98 for year four (1136.46 principal and interest and \$349.52 escrow), and \$1,5081.80 for years 5-16 (\$1152.28 principal and interest and \$349.52 escrow);
  - (g) A payment of \$2803.85 will be due with the final payment when the loan matures.
3. An amended Chapter 13 Plan shall be filed incorporating the terms of the loan

modification agreement.

4. The Loss Mitigation process is hereby terminated.

BY THE COURT:



4.23.2019

Jeffery A. Deller  
United States Bankruptcy Judge

**CASE ADMINISTRATOR SHALL SERVE:**  
All Creditors and Parties In Interest

**FILED**  
**4/23/19 1:53 pm**  
**CLERK**  
**U.S. BANKRUPTCY**  
**COURT - WDPA**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Cheryl A. Bach  
 Debtor

Case No. 18-20766-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Apr 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2019.

db +Cheryl A. Bach, 5836 Shirley Drive, Bethel Park, PA 15102-3314  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14783705 +Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100  
 14825861 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14783710 +Educational Credit Management Corp, 111 Washington Ave S, Ste 1400,  
 Minneapolis, MN 55401-6800  
 14811240 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
 14783712 +Nora C. Viggiano, Esq., KML Law Group PC, Ste 5000-BNY Independence Center,  
 701 Market Street, Philadelphia, PA 19106-1538  
 14830991 The Bank of New York Mellon Trust Company, et al, c/o Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 14821574 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14783706 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 24 2019 02:31:09 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14783707 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 24 2019 02:29:08 Comenity Bank/HSN,  
 PO Box 182120, Columbus, OH 43218-2120  
 14783708 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 24 2019 02:29:08  
 Comenity Bank/New York & Co., PO Box 182789, Columbus, OH 43218-2789  
 14783709 +E-mail/PDF: creditonebknofications@resurgent.com Apr 24 2019 02:30:47 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 14783711 +E-mail/Text: bncnotices@becket-lee.com Apr 24 2019 02:28:58 Kohls/Capital One,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 14827231 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2019 02:30:23  
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,  
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14826404 E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2019 02:30:23  
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14826497 +E-mail/Text: bankruptcydpt@mcsmcg.com Apr 24 2019 02:29:25 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 14825633 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 24 2019 02:31:11  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14828079 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 24 2019 02:31:14  
 PYOD, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14826201 E-mail/Text: bnc-quantum@quantum3group.com Apr 24 2019 02:29:13  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 14826200 E-mail/Text: bnc-quantum@quantum3group.com Apr 24 2019 02:29:13  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon Trust Company, N.A. FK

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: mgut  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Apr 23, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon Trust Company, N.A. FKA  
The Bank of New York Trust Company N.A. successor in interest to JPMorgan Chase Bank, N.A. as  
Trustee for the Residential Asset Mortgage Products, I bkgroup@kmlawgroup.com  
Michael C. Eisen on behalf of Debtor Cheryl A. Bach attorneyeisen@yahoo.com,  
aarin96@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5